

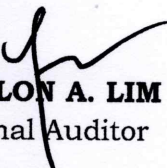


QUICKWAY HOLDINGS, INC.

CERTIFICATION

This is to certify that during the Annual Meeting of the Stockholders of BETHEL GENERAL INSURANCE AND SURETY CORPORATION held on April 23, 2025, QHI Audit was the independent party who counted and validated the votes casts during the said meeting.

This certification is issued this 30th day of April 2025 in Makati City.


MARLON A. LIM
Internal Auditor